# DISCLOSURE STATEMENT

**Western State College of Colorado Mountaineer Card**

Your Western State College Mountaineer Card is not only your College identification card, it can also be used as a DEBIT CARD to make purchases from on-campus vending machines, copy machines, and washers-dryers equipped with card readers, from other on-campus card readers or point-of-sale terminals, and from certain off-campus businesses, equipped with point-of-sale terminals, that have agreed to accept Mountaineer Cards as payment for goods or services. Because these purchases are electronically debited to your Mountaineer Cash Account at the College, they can be made without the hassle of using cash or writing checks. Purchases and other transactions that use your Mountaineer Card to debit or credit your Mountaineer Cash Account are called "electronic fund transfers" or "transfers."

The federal Electronic Fund Transfer Act, 15 U.S.C. §§1693 et seq., and Federal Reserve Board Regulation E, 12 C.F.R. §§205.1 et seq., protect cardholders who use their Mountaineer Cards to make electronic fund transfers. This disclosure statement notifies you of important rights that you, as a cardholder, have under the Act and Regulation E. Please retain this disclosure statement for your records and information.

**GENERAL TERMS AND CONDITIONS**

General terms and conditions governing the issuance, ownership, and use of your Mountaineer Card and governing your Mountaineer Cash Account are listed in the TERMS AND CONDITIONS AGREEMENT attached to this Disclosure Statement and in your application for a Mountaineer Card. Use of your Mountaineer Card is also subject to the terms, conditions, rules, and regulations listed in the Western State College Student Handbook.

**VALIDATING YOUR MOUNTAINEER CARD FOR USE AS A DEBIT CARD**

You cannot use your Mountaineer Card as a debit card or to make other transfers to or from your Mountaineer Cash Account until the card has been VALIDATED. If you do not want to validate your Mountaineer Card, you may either return it to the Mountaineer Card Office or keep it to use as your College ID card. However, if you choose to keep an invalidated Mountaineer Card for use as an ID card, you MAY NOT use it as a debit card or to make other transfers.

To validate your Mountaineer Card as a debit card, you must deposit funds in your personal Mountaineer Cash Account at the College. Your Mountaineer Card will be validated as a debit card once the deposit is credited to your account. For information about opening and depositing funds in a personal Mountaineer Cash Account, please refer to the TERMS AND CONDITIONS AGREEMENT attached to this disclosure statement.

**YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS.**

Notify the College AT ONCE if you believe that your Mountaineer Card has been lost or stolen. If you fail to notify the College that your card has been lost or stolen, you could lose all the money in your Mountaineer Cash Account. TELEPHONING the Mountaineer Card Office at the number listed below is the best way to minimize your losses.

If you notify the College within 2 business days after you learn that your Mountaineer Card has been lost or stolen, you can lose no more than $50 if someone used your card without your permission.

If you do NOT notify the College within 2 business days after you learn of the loss or theft of your card, and the College can prove that it could have stopped someone from using your card without your permission if you had notified the College within 2 business days, you could lose as much as $500.

Also, if your Mountaineer Cash Account statement shows electronic fund transfers that you did not make, notify the College AT ONCE at the telephone number or address listed below. If you do NOT notify the College within 60 calendar days after the transaction took place, you may not get back any money that you lost after 60 calendar days if the College can prove that it could have stopped someone from taking the money if you had notified it in time.

If a good reason (such as a long trip or hospital stay) kept you from notifying the College of a lost or stolen card or unauthorized transfer, the College will extend the 2-business day or 60 calendar daytime periods.

**THE TELEPHONE NUMBER OR ADDRESS YOU SHOULD CONTACT TO REPORT A LOST OR STOLEN MOUNTAINEER CARD OR AN UNAUTHORIZED TRANSFER.**

If you believe that your Mountaineer Card has been lost or stolen or that someone has transferred or may transfer money from your Mountaineer Cash Account without your permission, either:

CALL the Mountaineer Card Office at: **(970) 943-2525**

Or WRITE to: **Western State College**
**Mountaineer Card Office College Center 106**
**600 N. Adams St.**
**Gunnison, CO 81231**

When you call or write, tell us:

*Your name, address, birth date, and Mountaineer Card number;

*Any information you may have which may help the College prevent a loss or additional loss of funds in your Mountaineer Cash account; and

*A telephone number at which we can call you during regular business hours.

The Mountaineer Card Office is open for business from 10:00 a.m. to 4 p.m. Monday through Friday excluding official College holidays. In addition, lost or stolen Mountaineer Cards can be reported 24 hours per day, 7 days per week by calling the telephone number listed above and stating your name, card number, and belief that your card has been lost or stolen. A new card will cost $15 if you have lost your card or if it was stolen.

**BUSINESS DAYS**

For purposes of these disclosures, the College's business days are Monday through Friday. Saturdays, Sundays, and official College holidays listed in the annual Academic Calendar are not College business days.

**TYPES OF ELECTRONIC FUND TRANSFERS YOU CAN AND CANNOT MAKE USING YOUR MOUNTAINEER CARD.**

1. TRANSFERS FROM YOUR MOUNTAINEER CASH ACCOUNT.

a. You can use your Mountaineer Card pay for purchases at on-campus facilities equipped with card readers or point-of-sale terminals (including some vending machines, photocopy machines, and washer/dryers). These amounts of these purchases will be debited to your Mountaineer Cash Account.

b.You can use your Mountaineer Card to pay for purchases at off-campus businesses equipped with point-of-sale terminals that have entered into an agreement with the College to accept the card as payment for goods or services. The amounts of these purchases will be debited to your Mountaineer Cash Account. However, you may NOT use your Mountaineer Card to: (i) purchase alcoholic beverages; (ii) make installment or delayed payment purchases; and (iii) obtain cash from participating businesses or make cash withdrawals from your Mountaineer Cash Account. In addition, items purchased with your Mountaineer Card cannot be returned or resold to a participating business for a cash refund.

c.You can use your Mountaineer Card to pay for purchases made by telephone from off-campus businesses that have entered into an agreement with the College to accept the card as payment for goods or services. The amounts of these telephone purchases will be debited to your Mountaineer Cash Account. However, you may NOT use your Mountaineer Card to: (i)

purchase alcoholic beverages; (ii) make installment or delayed payment purchases; and (iii) obtain cash from participating businesses. In addition, items purchased by telephone with your Mountaineer Card cannot be returned or resold to a participating business for a cash refund.

2.DEPOSITS TO YOUR MOUNTAINEER CASH ACCOUNT.
You can make deposit to your Mountaineer Cash Account by cash, credit card, check, or transferring surplus funds from your student account at the College. Deposits may be made at the Cashier's Office, Ute Hall 118. Cash deposits may also be made at the Value Transfer Station located in the College library.

3.LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNTS OF TRANSFERS.
There are NO limitations on the FREQUENCY or DOLLAR AMOUNT of the transfers you can make with your Mountaineer Card. However, you may not make a purchase or other transfer that exceeds the current cash balance in your Mountaineer Cash Account.

4.PREAUTHORIZED TRANSFERS.
You CANNOT use your Mountaineer Card to make preauthorized transfers.

**FEES.**
The College does NOT charge a fee for the right to make electronic fund transfers or for any purchases or other transfers you actually make using your Mountaineer Card. Nor are fees charged for opening a Mountaineer Cash Account. However, the College reserves the right to charge a fee to replace lost, stolen, or damaged Mountaineer Cards.

**CONFIDENTIALITY.**
The College will disclose information to third parties about your Mountaineer Cash Account and transfers made using your Mountaineer Card ONLY:
1. When it is necessary to complete a transfer;
2. To comply with lawfully issued subpoenas, government agency, court orders, campus security and residence life; or
3. If you give the College advance written permission to do so.

**YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS.**
1. RECEIPTS.
a. Card Reader and Point-of-Sale Terminal Purchases. You can get a receipt for any purchase or other transfer you make from any card reader or point-of-sale terminal operated by a cashier. A receipt may also be requested from the Value Transfer Station when you make a deposit to your Mountaineer Cash Account. Receipts CANNOT currently be obtained from the automated card readers attached to vending machines, photocopy machines, and washer/dryers. However, transaction information about the transfers you make at automated card readers will be included in your Mountaineer Cash Account Statements.
b.Telephone Purchases. You will receive a copy of a receipt for telephone purchases made from off-campus businesses when the business delivers your order to you.
2. ACCOUNT STATEMENTS.
You may receive a monthly account statement for your Mountaineer Cash Account at the Mountaineer Card Office at College Center 106 during regular business hours. You must request this service in person by going to the Mountaineer Card Office and requesting a copy of your statement.

**THE COLLEGE'S LIABILITY FOR FAILING TO MAKE AN ELECTRONIC FUND TRANSFER.**
If the College does not complete a transfer to or from your account, on time or in the correct amount according to the GENERAL TERMS AND CONDITIONS AGREEMENT, the College will be liable for your losses or damages. However, there are some exceptions. The College will not be liable, for instance:
1.If, through no fault of the College's, you do not have enough money in your Mountaineer Cash Account to make the transfer;
2.If a card reader or point-of-sale terminal was not working properly and you knew about the malfunction when you started the transfer;
3.If circumstances beyond our control (such as fires, floods, strikes, power failures, or equipment malfunctions) prevent the transfer despite reasonable precautions taken by the College;
4.If the funds in your account are subject to legal process or other encumbrances restricting transfers;
5.If your account has been blocked to prevent unauthorized transfers; or
6.If the College does not complete the transfer because of another exception described in the TERMS AND CONDITIONS AGREEMENT.

**IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUND TRANSFER MADE WITH YOUR MOUNTAINEER CARD.**
Either CALL the Mountaineer Card Office at: **(970) 943-2525**
or WRITE to: **Western State College**
**Mountaineer Card Office College Center 106**
**600 N. Adams St.**
**Gunnison, CO 81231**
as soon as you can if you think that your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. The College must hear from you within 60 days after the transfer accrued

When you call or write:
*Tell us your name, address, birth date and Mountaineer Card number;
*Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
*Tell us the dollar amount of the suspected error.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

The College will determine whether an error occurred within 10 business days after we hear from you and correct any error promptly. If it needs more time, however, the College may take up to 45 days to investigate your complaint or question. If we decide to do this the College will credit your account within 10 business days for the amount you think is in error, so you will have the use of the money during the time it takes the College to complete its investigation. If we ask you to put your complaint or question in writing and do not receive it within 10 business days, the College may not credit your account.
The College will tell you the results of its investigation within 3 business days after the investigation is completed. If we decide that there was no error, we will send you a written explanation.

**CHANGE OF TERMS NOTICE.**
The College will mail you a written notice within 21 days before the effective date of any change in the terms and conditions governing your Mountaineer Card and Mountaineer Cash Account if the change will result in:
1. New or increased fees;
2. Increases in your liability;
3. Fewer types of transfers becoming available; or
4. New or stricter limitations on the frequency or dollar amount of transfers.